



Order Filed on December 11, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Toyota Motor Credit Corporation

In Re:
Lavern Duncan-Johnson,

Debtor.

Case No.: 17-13390-RG

Adv. No.:

Hearing Date: 11/1/17 @ 10:30 a.m.

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 11, 2017

A handwritten signature in cursive script, reading "Rosemary Gambardella".
Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Lavern Duncan-Johnson

Case No: 17-13390-RG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon appearing, upon a motion to vacate the automatic stay as to a vehicle known as 2013 Toyota Sienna, VIN # 5TDKK3DC7DS280947, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 1, 2017, Debtor is due for the August 25, 2017 – October 25, 2017 post-petition payments for a total arrearage of \$1,319.22 (3 @ 578.22 less suspense of \$415.44); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$700.00 no later than November 15, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make the October 25, 2017 payment no later than November 30, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume November 25, 2017, directly to Secured Creditor (Note: the amount of the monthly payment is subject to change according to the terms of the note); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that the motion is hereby resolved.